

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

**APPLICATION FOR LETTERS PATENT**

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**Computerized System and Method for Providing  
Cost Savings for Consumers**

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1                    Computerized System and Method for Providing Cost Savings  
2                    for Consumers

3  
4                    TECHNICAL FIELD

5                    This invention relates to a computerized system and method for  
6                    providing cost savings for consumers, and more particularly to a method  
7                    for fairly compensating parties for the sharing of advantageous business  
8                    information which provides cost savings for the consumers of goods and  
9                    services.

10  
11                   BACKGROUND OF THE INVENTION

12                   In U.S. Pat. Nos. 5,930,773, 5,943,656, 6,035,285, 6,052,671 and  
13                   6,088,688, a computerized resource accounting method and system and an  
14                   electronic bill presenting method and bill consolidating method were  
15                   described. These methods and systems provide a management tool which  
16                   permits a business owner having multiple sites to track and effectively  
17                   manage resource use, and energy consumption in a particularly cost  
18                   effective fashion. The patents noted above are incorporated by reference  
19                   herein.

20                   As discussed in the earlier patents, utility resources include, for  
21                   example, electricity, gas (natural or petroleum based), water, sewer  
22                   service and other types of services that may be provided by both private  
23                   parties, municipalities and other governmental units. One type of

consumer of utility services is the business owner who has a number of different geographically separated sites. Such customers or consumers typically purchase their resources from multiple unrelated resource providers. Those who have purchasing, decision making, and/or payment authority for these types of businesses typically face a burdensome task of tracking and maintaining resource consumption and use information. In addition to the problems encountered with tracking resource consumption for a variety of different business units in widely dispersed geographical areas, other problems present themselves in view of the new business environment presented by the deregulated energy markets. In view of the wide range of deregulated energy options now available, the task confronting decision makers can become even more onerous.

In the present deregulated energy market, many utility consultants now provide advice to various businesses regarding the proper selection of appropriate utility rates and other energy resources, that may be available for that business. In this regard, it should be appreciated that utility resources such as electricity, gas, water and other similar services are provided at various rates based upon such factors as the size of the business; the location of the business; and the rate of consumption. These factors may, of course, vary from location to location. Further, these factors, which are often characterized in utility rate schedules, and the like, are often difficult to understand or appreciate for those individuals who do not routinely operate in that industry segment. Still



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1 problems faced by a customer or consumer having multiple business sites  
2 are particularly troublesome in view of the nature of deregulated energy  
3 markets, multiple conflicting utility rate information, and assorted  
4 consultants who may have information which provides advantageous  
5 business opportunities, and attractive cost savings.

6 This invention arose out of concerns associated with improving the  
7 management tools available for assisting customers and other consumers  
8 in tracking and verifying bill accuracy, and for making utility resource  
9 and other purchasing decisions in an informed fashion.

#### 10 11 SUMMARY OF THE INVENTION

12 A first aspect of the present invention relates to a computerized  
13 system and method for providing cost savings for utility users wherein  
14 the method comprises defining a data base in a host computer; storing  
15 in the database variable utility rate information from a plurality of utility  
16 providers; receiving into the host computer utility consumption  
17 information from a customer and determining an optimal utility rate from  
18 the utility rate information to provide cost savings to the customer;  
19 processing the utility consumption information and the optimal utility rate  
20 to provide usage-based, computer viewable data which is associated with  
21 the consumer's consumption of the utility; and providing the customer  
22 with computer access to the computer viewable data at a location which  
23 is remote relative to the host computer.

Another aspect of the present invention relates to a computerized system and method for providing cost savings for consumers and wherein the method may be utilized in connection with goods and services that are consumed by the consumer, and wherein these goods and services may comprise goods or services supplied by municipal and other governmental units.

Still another aspect of the present invention relates to a computerized system and method for providing cost savings to utility users comprising accumulating utility consumption history for at least one utility user by a first party; analyzing the utility consumption history against predetermined tolerance parameters by the first party; accumulating a plurality of utility rate schedules by a second party; analyzing the utility consumption history provided by the first party by utilizing the several utility rate schedules provided by the second party; subscribing the utility user to the utility rate schedule which provides cost savings to the utility user; and sharing a portion of the cost savings realized by the utility user between the utility user and the first and second parties.

Still another aspect of the present invention relates to the computerized system and method for providing cost savings for utility users comprising accumulating utility consumption history into a first database for at least one utility user by a first party, and wherein the first party assigns an identifier to the identity of the utility user and

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1 which relates to the utility consumption history stored in the first  
2 database; accumulating a plurality of utility rate schedules by a second  
3 party into a second database and wherein the first party transmits the  
4 utility consumption history bearing the identifier from the first database  
5 to the second database; analyzing in the second database the transmitted  
6 utility consumption history bearing the identifier with the utility rate  
7 schedules provided by the second party to determine potential cost  
8 savings to the utility user; reporting utility rate schedules which provide  
9 potential cost savings for the utility user's consumption history which has  
10 been analyzed by the first party; reporting to the utility user the utility  
11 rate schedules which provide potential cost savings by the first party;  
12 selecting utility rate schedules which provide advantageous cost savings  
13 by the utility user; and sharing a portion of the cost savings realized by  
14 the selection of the advantageous utility rate schedule between the utility  
15 user and the first and second parties.

16 These and other aspects of the present invention will be discussed  
17 in greater detail hereinafter.

## 18 19 **BRIEF DESCRIPTION OF THE DRAWINGS**

20 Preferred embodiments of the invention are described below with  
21 reference to the following accompanying drawings.

22 Fig. 1 is a high level organization diagram illustrating another  
23 aspect of the present invention.

Fig. 2 is a high level organizational diagram illustrating another aspect of the present invention.

Fig. 3 is a high level organizational diagram illustrating another aspect of the present invention.

Fig. 4 is a high level organizational diagram illustrating another aspect of the present invention.

Fig. 5 is a high level organizational diagram illustrating another aspect of the present invention.

Fig. 6 is a high level organizational diagram illustrating another aspect of the present invention.

Fig. 7 is a high level organizational diagram illustrating another aspect of the present invention.

Fig. 8 is a high level organizational diagram illustrating another aspect of the present invention.

Fig. 9 is a high level organizational diagram illustrating another aspect of the present invention.

#### **DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENTS**

This disclosure of the invention is submitted in furtherance of the constitutional purposes of the U.S. Patent Laws "to promote the progress of science and useful arts" (Article 1, Section 8).



1 With reference to the present invention and as earlier discussed,  
2 the teachings of U.S. Pat. Nos. 5,930,773, 5,943,656, 6,035,285 6,052,671  
3 and 6,088,688 are incorporated by reference herein.

4 With reference to the various systems and methodologies of the  
5 present invention as described hereinafter, aspects of the present  
6 invention are described in terms of steps executed or executable on or  
7 by a computer system. Although a variety of different computer systems  
8 can be used with the present invention, an exemplary computer system  
9 includes a host computer having a processor, a memory, a data storage  
10 device and an interface device. These exemplary components of a host  
11 computer are operably connected via an address/data bus which is not  
12 specifically designated in the drawings provided herein. The memory can  
13 and preferably does include a volatile memory (that is, random access  
14 memory) which is coupled with a data bus for storing information and  
15 instructions for the processor and a non-volatile memory (that is, the  
16 read only memory) coupled with a data storage bus for storing static  
17 information and instructions for the processor. The data storage device  
18 can comprise a mass storage device such as a hard or floppy disc drive,  
19 CD-Rom, tape drive, Zip™ drive, etc. The host computer constitutes a  
20 hardware platform which executes instructions to implement the  
21 application program described in the paragraphs which follow. It will be  
22 understood that the invention as hereinafter discussed is a schematic  
23 representation only. Accordingly, the system as described above and

below can be implemented as an integral stand-alone system or can include separate component parts which are interconnected and operable for implementing the system described below. The interface device referenced above preferably comprises a multi-user network interface hardware, that is, for example, a network card and/or modem which couples the host computer to a multi-user system via a network, such as a local area network, wide area network, or the Internet. The Internet is used in only one embodiment of the present invention. The interface device is coupled to allow communication with various application programs contained on the hardware platform defined by the computer system making up the host computer.

As discussed above, and in a preferred implementation of the present invention, the interface device which is coupled to the host computer comprises an Internet interface. The Internet is a well known connection of the world wide computer systems that operate using a well-known protocol (TCP/IP). The Internet is one type of multi-user computer system. Other Internet applications using other specific protocols operate on top of the Internet protocol. One such application is the well known world wide web or "www" Internet application which operates using the hypertext transfer protocol or HTTP. The hypertext transfer protocol is a "demand" system in which a user requests information from a site and the site transfers the information back to the user on-line. Also well known is the e-mail internet application

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1 which operates using the simple mail transport protocol (SMTP) or the  
2 point-to-point protocol (PPP). The e-mail internet application is a  
3 "present" system in that an information transfer command originates from  
4 a sender site and information pursuant to that command is presented to  
5 the target e-mail address. Another internet application is the file  
6 transfer internet application which operates using the file transfer  
7 protocol (FTP). In one embodiment, the system utilizes one or more  
8 of the www, e-mail and file transfer internet applications as well as the  
9 internet protocol. Other embodiments of the present invention can be  
10 implemented in other multi-user computer environments. For example,  
11 the present invention could be implemented with a dedicated multi-user  
12 system.

13 The computer system and methodology which will be discussed  
14 hereinafter supports a software configuration which operates under the  
15 control of a conventional operating system. The operating system  
16 permits various application processes to be executed. These include, for  
17 example, a communications application which permits data transfer with  
18 various remote terminals as will become apparent below. The software  
19 environment further includes a data management storage and retrieval  
20 application that is utilized in connection with a data storage device.  
21 The data management storage and retrieval application organizes and  
22 stores information which will be described in greater detail below. This  
23 information is organized and stored within the environment of the

operating system on one or more mass storage devices. Other applications conventionally known may be included in the software environment comprising the computer system.

In view of the foregoing computer system description and in accordance with one aspect of the invention, attention is directed to Fig. 1 where an exemplary schematic diagram illustrating several aspects of the present invention is shown.

As noted above, the teachings of U.S. Pat. Nos. 5,930,773; 5,943,656; 6,035,285; 6,052,671; and 6,088,588 are incorporated by reference herein.

### First Form of the Invention

In the first form of the invention which is generally indicated by the numeral 10 and which is illustrated in Figs. 1-5, it will be seen that the present invention relates to a computerized system and method which allows a consumer or customer to account for the use of any consumable resource such as electricity; gas; oil; telecommunications; transportation; manufacturing; leases; and manufacturing and repair services, to name but a few. As seen in Fig. 1, the present computerized system and method allows for a number of different customers 11 to have remote data access to a first party host computer which will be discussed below. Yet further, a plurality of resource and utility providers are generally indicated by the numeral 12. This plurality of resource and utility

providers also have remote data access to a first party host computer 13. The host computer has a processor and an interface device as earlier described. As seen in Fig. 1, a database is defined within the first party host computer 13. Within that same database, business information peculiar to the individual customers 11 is collected by a first party 15. The first party in this example is a business that provides consolidated billing and resource accounting services which are utilized by the respective customers 12. As discussed above, the customer 11 is a consumer of a utility or other resource for which it desires to manage and account. This particular customer information 15 includes, among other things, the identity of the customer; the customer's various locations and address information; business contacts; and other accounting information which is peculiar to the particular customer in question. All the customer information is normally considered to be trade secret information. Additionally, non-customer specific utility and resource information 20 is also collected and stored in the database 14. In this regard, this information is collected by the first party from the data information supplied by the resource and utility providers 12.

Referring still to Fig. 1, it will be seen that the computerized system and method for providing cost savings for utility users of the present invention 10 further includes a step of storing in the first party data base, resource and utility provider information collected by the first party and which relates to the billing information regarding each

customer 21. This is supplied from the resource and utility providers 12. Yet further after the step of storing in the first party database the customer billing information 21 collected by the first party, the system and method further includes the step of processing the previous utility consumption information to provide historical billing data related to the utilities and resource consumption by the customer 11. As seen more specifically with respect to Fig. 1, an audit process 22 is generally described. In this regard the audit process 22 includes a step of processing historical billing data from each customer stored in the database 14 to define predetermined tolerance parameters for the utility consumption information for each customer 23. Yet further, the audit process 22 includes performing an audit of the current resource and utility billing information relating to the customer against the predetermined tolerance parameters to determine whether the utility consumption information satisfies the predetermined tolerance parameters 24. More specifically, and as seen at Fig. 1, numeral 22, the audit process 22 includes a first step of defining tolerance parameters for each customer 23, and thereafter checking the resource and utility billing information against the tolerance parameters 24. Yet further, the system and method of the present invention further includes processing the current utility consumption information provided by the resource and utility providers 12 to establish a usage history meeting the tolerance parameters 25. At this juncture, an anonymous or encrypted identifier

is assigned to protect the customer's identity. The encrypted identifier is used to identify the usage history of the utility user 11 as shown at numeral 26. As noted above, during the auditing process, as seen at numeral 22 in Fig. 1, the system and method includes a step wherein recent utility consumption information received from the resource and utility providers 21 is processed against the predetermined tolerance parameters 24 to establish a utility consumption history which meets the predetermined tolerance parameters 26 or is otherwise deemed valid. This auditing process as shown at numeral 22 is utilized in an attempt to identify resource and utility consumption patterns which should be reviewed in closer detail by the customer 11 to determine possible inaccuracies of the resource and utility billing information provided by the resource and utility providers 12, or to identify potentially wasteful business practices which need attention. As noted above, the step shown at numeral 26 for storing the encrypted usage history meeting the tolerance parameters includes providing an encrypted identifier and corresponding usage history meeting the tolerance parameters in the first party host computer which effectively prevents other parties from gaining access to the identification of the customer. This facet of the invention will be discussed in greater detail hereinafter.

As seen in Fig. 2, a second party host computer 30 is provided. The second party, who uses computer 30, will normally be a utility rate consultant, often termed a “rate hawk”. These are individuals who seek

1 to sell utility rate information to the customers 11. Of course, others  
2 or other parties dealing in other resources may also utilize the present  
3 invention. The methodology of the invention further provides forming  
4 or defining a database 31 in the second party computer 30, and storing  
5 in the second party database utility rate information 32 which relates to  
6 a plurality of utility providers, and which is accumulated by the second  
7 party.

8 The second party also prepares computer readable templates which  
9 summarize the utility rate information collected by the second party as  
10 represented in the step labeled 33. The second party host computer 30  
11 has an access device wherein the second party computer 20 is selectively  
12 coupled in data exchanging relation to the first party host computer 13,  
13 and wherein the second party computer cannot gain access to the  
14 customer identifying information 15 in the database 14. Also in the  
15 present invention, the first party cannot gain access to the utility rate  
16 schedules 32 which are stored in the second party database 31. Still  
17 further, the second party host computer 30 is selectively coupled in data  
18 exchanging relation with a third party host computer which will be  
19 discussed in greater detail hereinafter.

20 As seen in Fig. 2, utility and resource providers 12 have a host  
21 computer generally designated by the numeral 40. Within the host  
22 computer 40 a database 41 is defined and which stores utility and  
23 resource rate information or schedules which are generally indicated by



the numeral 42. In a fashion similar to that previously described with respect to the second party host computer 30, the utility and resource providers 12 prepare computer readable templates, tables, or display data 43 which summarize the utility rate schedule information 42 which has been collected by the utility and resource providers. The utility and resource provider's host computer 40 is selectively coupled in data exchanging relation with a third party host computer which is generally designated by the numeral 50. As seen in Fig. 2, the third party host computer is similar in its overall configuration with respect to the first and second party host computers 13, 30 inasmuch as the third party host computer has a processor, a data storage device and an access device which allow the third party host computer to remain in data exchanging relation with the other host computers noted above. As seen in Fig. 2, the third party host computer thereafter has a number of databases defined therein. More specifically, a first party database 51; a second party database 52; a third party database 53; and a utility and resource provider's database 54. These individual databases are operable to receive and store information which has been collected by the first, second and third parties and the utility and resource providers for the purposes which will be described in greater detail hereinafter. As should be understood, the third party host computer 50 may comprise an automated clearing house established by the third party for the purpose which will be described below.

Referring now to Fig. 3, it will be seen that the first, second and third databases 51, 52 and 53 and the utility and resource providers database 54, in operation, are coupled in data exchanging relation with the third party host computer 50. The third party host computer thereafter utilizes the information in the several databases and applies the advantageous utility and resource information provided by the second party database; and utility rate schedule information provided by the utility and resource provider's database to the encrypted usage history provided by the first party database 51 to calculate potential cost savings 60. As should be understood, the information contained in the first party database 51 contains only the utility consumption information meeting the tolerance parameters earlier established, and the identification of the customer 11 is encrypted. Subsequently, as seen at step 61, the methodology of the present invention further comprises determining a cost savings tolerance parameter for the encrypted usage history. As should be appreciated, the present methodology provides a method by which not all cost savings are utilized or reported, but rather only those which provide cost savings which fall within a given predetermined range. For example, some potential cost savings may be so minor that the cost of taking advantage of same may impact adversely the business in other respects. In other instances, the related costs of subscribing to the particular rate schedule may also be prohibitive.



1 information which does not meet the tolerance parameters is then flagged  
2 or otherwise identified for separate treatment.

3 Referring now to Fig. 5, once the customer 11 is provided with  
4 remote access at step 71, the customer will receive and review the  
5 resource rate information provided by the first party and will elect a  
6 resource rate that meets their business needs. Thereafter, in one  
7 embodiment, the customer simultaneously provides the first party with  
8 payment authorization for the consolidated bills presented 80. Once the  
9 payment authorization for the consolidated bills is provided at step 80,  
10 the first party computer 13 implements utility and resource provider rate  
11 instructions to change the utility or resource rate with the identified  
12 utility or resource provider and which is selected by the customer at step  
13 81. Thereafter, the first party renders payment to the utility provider  
14 as identified in the consolidated bills at step 82, and thereafter, cost  
15 savings are realized by the customers at step 83. In this particular  
16 methodology, a portion of the savings realized by the customer is shared  
17 with the first party 84, second party 85 and third party 86. In this  
18 arrangement, the utility rate consultants providing advantageous utility  
19 and resource information are fairly compensated for the information  
20 provided. Still further, the third party automated clearing house  
21 providing the third party host computer 50 receives a fee for the services  
22 provided, and the first party providing the encrypted resource information  
23

1 permits their customers to realize cost savings not possible heretofore,  
2 while simultaneously earning a fee for the services rendered.

3 In summary, therefore, the first form of the invention 10 as seen  
4 in Figs. 1-5 is a computerized system and method for providing cost  
5 savings for utility users 10 comprising defining a database 14 in a first  
6 computer 13; receiving in the database 14 previous utility consumption  
7 information relating to the consumption of the utility by a customer 21;  
8 processing the previous utility consumption information to provide  
9 historical billing data 24 relating to the consumption of the utilities by  
10 the customer; processing the historical billing data stored in the database  
11 14 to provide predetermined tolerance parameters 23 which are related  
12 to the historical billing data; storing in the database 14 customer  
13 information which includes historical billing data relating to the recent  
14 consumption of a utility by a utility customer, the recent utility  
15 information having various portions 26; performing an audit 22 of the  
16 recent utility consumption information against the predetermined tolerance  
17 parameters to determine whether the recent utility consumption  
18 information satisfies the tolerance parameters 22; determining a cost  
19 savings tolerance parameter for the customer 61; defining a second  
20 database 51-54 in a second computer 50; receiving into the second  
21 database 51-54 utility rate information 32 which relates to a plurality of  
22 utility providers 12; receiving into the second database the selected  
23 portions of the recent utility consumption information relating to the

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customer 26 and which satisfies the predetermined historical tolerance parameters and processing the received utility consumption information to determine potential cost savings to the customer 60; providing utility rate information which meets the predetermined cost savings tolerance parameters for the selected portions of the utility consumption information to the database 14 and wherein the computers cannot gain access to all the customer information 15 stored in the database 62; receiving into the database 14 the utility rate information which meets the predetermined cost savings tolerance parameters and processing the utility consumption information and the utility rate information to provide usage-based computer viewable data which is associated with the customers' consumption of the utility 71; providing the customer 11 with computer access to the first computer 13 to view the computer viewable data at a location which is remote to the first computer and wherein the customer 11 views the computer viewable data related to the consumption of the utility, and selects a utility rate which meets their needs; and calculating a percentage of the cost savings provided to the customer by the selection of the utility rate, and retaining and sharing a portion of the cost savings as an earned fee between the parties 84, 85 and 86. It should be recognized that in certain circumstances, the customer may elect that the first party select an appropriate utility rate based upon standing instructions or oral instructions given by the customer.

## Second Form of The Invention

The second form of the invention is generally designated by the numeral 100 and the various aspects of the invention can be seen in Figs. 6-9 respectively. As will be seen, the second form of the invention is very similar to the first form of the invention 10, however, the methodology of the second form of the invention is directed to a computerized system and method of providing cost savings for consumers of goods and services 100. In this regard, a plurality of individual customers are generally designated by the numeral 101, and a plurality of diverse, goods and services providers are generally indicated by the numeral 102. As should be understood, the goods and services comprise any good or service which can be consumed by a customer 101 and may include such services as maintenance and repair, leasing, telecommunications access and utilization, and governmental and municipal services to name but a few. In the case of governmental and municipal services, it should be understood that many municipalities have defined various geographical areas where, if a business locates in that particular area, they will be given a favorable tax and/or other treatment. This of course encourages the businesses to locate in economically distressed areas. Such tax and other incentives, can provide advantageous business opportunities for various businesses. Consequently, such information is treated and considered within the methodology of the present invention.

As seen in Fig. 6, the methodology of the present invention includes providing a first party host computer 103 and defining a database 104 therein. The first party host computer 103 is coupled in data exchanging relation with the plurality of customers 101 and goods and services providers 102. As will be seen, from Fig. 6, a first party having the first party host computer 103 will collect and store the customer's business information at step 105 in the database 104. The customer's business information may include all the information previously disclosed with respect to the first form of the invention 10 yet, further, the goods and services providers 102 will provide to the first party host computer an appropriate data stream of billing information regarding each of the customers as seen at step 110.

As discussed above, with respect to the first form of the invention 10, and as disclosed in significant detail in the earlier patents which have been incorporated by reference herein, the methodology of the present invention provides an audit process 111, against which the billing information of each customer 110 may be compared and contrasted to determine deficiencies in same.

In one aspect of the invention 100, the audit process 111 is preferably implemented in a suitable software application which is resident upon the hardware platform defined by the first party host computer 103. The audit process 111 includes a definition step 112 wherein at least one and preferably more predetermined tolerance





1 check parameters include: [a] current charges cannot exceed one and  
2 one-half times the average bill; [b] bills cannot overlap with any other  
3 system bill with respect to beginning and ending dates; [c] the bill  
4 cannot be duplicated within the system; and [d] all required information  
5 must be present on the entered bill. Examples of individual line item  
6 tolerance check parameters include: [a] the number of days of a service  
7 must fall within 20% either way of the account average; [b] service start  
8 date must be the day following the prior bill period ending date; [c]  
9 service end date must be one day prior to the next period beginning  
10 date; [d] service consumption and dollars must move in the same general  
11 direction, that is, an increase in one should be accompanied by an  
12 increase in the other; [e] consumption must fall within a 20% difference  
13 of the prior or next period consumption; and [f] charges must fall within  
14 a 20% difference of prior or next period charges. A bill or billing  
15 information provided by the goods and services providers 102 failing any  
16 of the above parameters is flagged or otherwise identified for subsequent  
17 remedial processing. As history of a particular customer 101 is  
18 accumulated, tolerances can be redefined based upon the actual variances  
19 that exist between months and/or billing periods. Accordingly, the  
20 predefined tolerance parameters are adjustable by the system for each  
21 customer 101, in one embodiment.



1 database 121 variable potentially advantageous business expense  
2 information directed to the goods and services supplied by the goods and  
3 services providers 122. The information provided by these second party  
4 consultants may comprise as earlier noted any information relating to the  
5 goods and services consumed by the customer. Following the step of  
6 storing the variable potentially advantageous business expense information  
7 122, the second party will prepare a computer readable template  
8 summarizing the advantageous business expense information at step 123.  
9 Thereafter, the second party host computer 120 is coupled in data  
10 exchanging relation with a third party host computer generally indicated  
11 by the numeral 130.

12 The third party host computer 130 as earlier discussed, comprises  
13 an automated clearinghouse. However, it is conceivable that the third  
14 party host computer and the third party providing same may also provide  
15 potentially advantageous business expense information directed to the  
16 goods and services supplied by the goods and services providers 102.  
17 Likewise, the third party may also provide computer readable templates  
18 as indicated at step 123 summarizing such information. As noted in Fig.  
19 8, the first party host computer is coupled in data exchanging relation  
20 with the third party host computer 130 in order to supply the encrypted  
21 usage history meeting the tolerance parameters 115. Thereafter, the  
22 third party host computer 130 defines first, second and third party  
23

databases 131, 132 and 133 respectively which receives the respective information of the parties identified.

Referring now to Fig. 8, the third party host computer 130, which operates as an automated clearinghouse, applies potentially advantageous expense information provided by the second party database 121 to the encrypted usage history provided by the first party database 115 to calculate potential cost savings at step 140. Once the third party host computer applies this information and calculates potential cost savings, the methodology of the present invention further includes determining cost savings tolerance parameters for the encrypted usage history at step 141. As discussed earlier, not every potential cost savings that could be realized by the customer is reported to same. As discussed above, such cost savings, might be quite minimal or in the alternative, there may be added expenses to the business in adopting such cost savings beyond that realized by the savings itself. In any event, a cost savings tolerance parameter is established, in one embodiment, against which cost savings falling below that tolerance parameter are not reported to the customer 101. After the step 141 of determining the cost savings tolerance parameters for the encrypted usage history as seen in Fig. 8, the methodology further includes providing the advantageous business expense information which meets the cost savings tolerance parameters 141 for the encrypted usage history for the first party host computer at step 142. As was the case with the first form of the invention, the first and

1 second parties are precluded from gaining access to information stored  
2 in either the first party database or the second party database which  
3 would allow them to utilize the information of same without fairly  
4 compensating the party which has collected that particular information.  
5 As will be recognized, the third party clearinghouse provides a safeguard  
6 whereby the respective parties may supply their information without risk  
7 of not being fairly compensated for the use of same.

8 Referring now to Fig. 9, the methodology of the present invention  
9 at step 150 provides that the first party host computer 103 consolidate  
10 the billing information relating to the goods and services consumed by  
11 the customer 101, and further apply the advantageous business expense  
12 information meeting the predetermined cost tolerance parameters. As  
13 seen in step 151, the first party computer 103 provides the customer 101  
14 with remote access to the business expense information which meets the  
15 cost savings tolerance parameters previously established at step 141.  
16 Thereafter, the first party computer allows the customer 101 to remotely  
17 access and view consolidated billing information in computer readable  
18 form. This information will include the business expense information  
19 meeting the cost savings tolerance parameters. As seen in step 152, the  
20 customer 101 receives and elects the business expense information  
21 provided by the first party and simultaneously provides the first party  
22 host computer 103 with payment authorization for the consolidated bills  
23 provided. As will be seen at Fig. 9, the methodology further includes,

following the receipt of an election of the business expense information and the viewing of the consolidated bills by the customer 101 at step 152, that the first party computer implement instructions to change to the elected business information chosen by the customer at step 153. As with the first form of the invention, cost savings are realized by the customer at step 154, and a calculation is performed to determine a portion of the savings which will be shared with the first, second and third parties as seen at 155, 156 and 157 respectively.

In summary, therefore, the computerized system and method 100 for providing cost savings for consumers or customers 101 of goods and services comprise accumulating a goods and services consumption history 114 into a first database 104 for at least one customer 101 by a first party, and wherein the first party assigns an encrypted identifier to the identity of the customer 115 and which relates to the goods and services consumption history stored in the first database; accumulating variable, potentially advantageous business expense information 122 by a second party into a second database 132, and wherein the first party transmits the goods and services consumption history bearing the encrypted identifier from the first database to the second database; analyzing in the second database 132 the transmitted goods and services consumption history bearing the encrypted identifier 115 with the variable potentially advantageous business expense information supplied by the second party to determine potential cost savings for the customer 140; reporting the

1 advantageous business expense information which provides potential cost  
2 savings for the customers' goods and services consumption history 142;  
3 reporting to the customer the business expense information which  
4 provides potential cost savings by the first party 151; selecting the  
5 business expense information which provides advantageous cost savings by  
6 the customer 152; and sharing a portion of the cost savings realized by  
7 the selection of the advantageous business expense information between  
8 the customer and the first and second parties 155 and 156 respectively.  
9

### 10 Operation

11 The operation of the described embodiments of the present  
12 invention are believed to be readily apparent and are briefly summarized  
13 at this point. Referring now to Figs. 1-5, and the first form of the  
14 invention, a computerized system and method for providing cost savings  
15 for utility users 10 is shown, and which includes, defining a database 51-  
16 54 in a host computer 50 having a processor and an interface device;  
17 storing in the database 51-54 variable utility rate information 32 from  
18 the plurality of utility providers 12; receiving into the host computer  
19 utility consumption information from a customer 26 and determining an  
20 operable utility rate for the utility rate information to provide cost  
21 savings for the customer; processing the utility consumption information  
22 and the optimal utility rate 60 to provide usage-based computer viewable  
23 data which is associated with a consumer's consumption of the utility;



and providing the customer 11 with computer access to the computer viewable data through the interface device, and wherein the customer can view computer viewable data at a location which is remote relative to the host computer 50.

More specifically in the first form of the invention, the computerized system and method for providing cost savings for utility users 10 includes accumulating utility consumption history 21 for at least one utility user 11 by a first party; analyzing the utility consumption history 24 against predetermined tolerance parameters 23 by the first party; accumulating a plurality of utility rate schedules 32, 42, by a second party; analyzing the utility consumption history provided by the first party by utilizing the several utility rate schedules provided by the second party 60; subscribing the utility user to the utility rate schedule which provides cost savings for the utility user 81 and sharing a portion of the cost savings realized by the utility user 83 between the utility user 11 and the respective parties 84-86 respectively.

In the second form of the invention, as seen in Figs. 6-9, the computerized system and method for providing cost savings for consumers of goods and services 100 includes defining a database 131 to 133 in a host computer 130 having a processor and an interface device. Storing in the database 131 through 133 variable business expense information from a plurality of goods and services providers 122; receiving into the host computer 130 goods and services related consumption information

1 115 and determining an optimal business expense from the variable  
2 business expense information to provide cost savings for the customer  
3 140; processing the optimal business expense information and the goods  
4 and services consumption information 150 to provide usage-based  
5 computer viewable data which is associated with the consumers'  
6 consumption of the goods and services 151; and providing the customer  
7 with computer access to the computer viewable data 151, and wherein  
8 the customer can view the computer viewable data at a location which  
9 is remote relative to the host computer.

10 Therefore, it will be seen that the present invention provides a  
11 convenient mechanism whereby a customer, at a remote site, can review  
12 and ascertain the billing charges for the resources or other utilities which  
13 they have consumed and thereafter authorize payment for those services.  
14 Further, the methodology provides a convenient means by which a  
15 customer can select new utility and resource providers to provide  
16 advantageous cost benefits to their business. As will be recognized, this  
17 tool is extremely useful for customers having multiple remote sites  
18 which are serviced by a multiplicity of different resource and utility  
19 providers. The system and methodology of this invention also provides  
20 an interactive convenient and easy to use billing, accounting and resource  
21 accounting system which allows a customer with numerous sites to  
22 ascertain in a relatively quick fashion critical business information in a  
23 consolidated and concise format.

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In compliance with the statute, the invention has been described in language more or less specific as to its methodical features. It is to be understood, however, that the invention is not limited to the specific features shown described since the means herein disclosed comprise the first forms of putting the invention into effect. The invention is therefore claimed in any of its forms or modifications within the proper scope of the appended claims appropriately interpreted in accordance with the Doctrine of Equivalents.

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